

## Ideation Phase

### Define the Problem Statements

Date	19 September 2022
Team ID	PNT2022TMID35547
Project Name	Project - Smart Lender - Applicant Credibility Prediction for Loan Approval
Maximum Marks	2 Marks

#### Customer Problem Statement :

<b>I am</b>	Describe customer with 3-4 key characteristics - <i>who are they?</i>	Describe the customer and their attributes here
<b>I'm trying to</b>	List their outcome or "job" the care about - <i>what are they trying to achieve?</i>	List the thing they are trying to achieve here
<b>but</b>	Describe what problems or barriers stand in the way - <i>what bothers them most?</i>	Describe the problems or barriers that get in the way here
<b>because</b>	Enter the "root cause" of why the problem or barrier exists - <i>what needs to be solved?</i>	Describe the reason the problems or barriers exist
<b>which makes me feel</b>	Describe the emotions from the customer's point of view - <i>how does it impact them emotionally?</i>	Describe the emotions the result from experiencing the problems or barriers

I am	I'm trying to	But	Because	Which makes me feel
Lender	Lend money	I am not sure if I can lend to people who approach me	The software is not accurate enough to check the credibility of the person	Sceptic

I am	I'm trying to	But	Because	Which makes me feel
Lender	Lend money to several people at once	I find it difficult to manually verify each person's credibility	It is difficult to authenticate the users who approach me	Frustrated

<b>Problem Statement (PS)</b>	<b>I am (Customer)</b>	<b>I'm trying to</b>	<b>But</b>	<b>Because</b>	<b>Which makes me feel</b>
PS-1	Lender	Lend Money	I am not sure if I can lend to people who approach me	The software is not accurate enough to check the credibility of the person	Sceptic
PS-2	Lender	Lend money to several people at once	I find it difficult to manually verify each person's credibility	It is difficult to authenticate the users who approach me	Frustrated